

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 John P Applegate
 Linda M Applegate
 Debtors

Case No. 19-11640-jkf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 22

Date Rcvd: Jun 28, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 30, 2019.

db/jdb	+John P Applegate, Linda M Applegate, 8 Village Drive, Schwenksville, PA 19473-1777
14289408	Daniel Santucci, I International Plaza 5th Floor, Philadelphia, PA 19113
14289411	+Jg Wentworth Home Lend, 3350 Commission Ct, Woodbridge, VA 22192-1784
14289412	+Liberator Medical Supply, 2979 SE Gran Park Way, Stuart, FL 34997-6715
14289414	+Patenaude & Felix PC, 4545 Murphy Canyon Road, 3rd Floor, San Diego, CA 92123-4363
14289417	Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440
14289419	+Zwicker & Associates, 3220 Tillman Drive, Suite 215, Bensalem, PA 19020-2028

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

	+EDI: QLEFELDMAN.COM Jun 29 2019 07:13:00 LYNN E. FELDMAN, Feldman Law Offices PC, 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603
smg	E-mail/Text: megan.harper@phila.gov Jun 29 2019 03:21:07 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 29 2019 03:20:24 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 29 2019 03:20:56 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14289403	+EDI: GMACFS.COM Jun 29 2019 07:08:00 Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
14289405	+EDI: CAPITALONE.COM Jun 29 2019 07:08:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14289406	+EDI: CHASE.COM Jun 29 2019 07:13:00 Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
14289407	EDI: WFNNB.COM Jun 29 2019 07:08:00 Comenity Capital Bank/HSN, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218
14289409	+EDI: DISCOVER.COM Jun 29 2019 07:08:00 Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14289410	+E-mail/Text: tropiann@einstein.edu Jun 29 2019 03:20:10 Einstein Hospital, 5501 Old York Rd, Philadelphia, PA 19141-3091
14289413	+EDI: MID8.COM Jun 29 2019 07:13:00 Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
14290055	+EDI: RMSC.COM Jun 29 2019 07:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14289415	+EDI: RMSC.COM Jun 29 2019 07:08:00 Synchrony Bank/Lowes, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14289416	+EDI: RMSC.COM Jun 29 2019 07:08:00 Synchrony Bank/QVC, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14289418	EDI: WFFC.COM Jun 29 2019 07:13:00 Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429, Greenville, SC 29606

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14289404 Capl/bstby

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 30, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

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Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 27, 2019 at the address(es) listed below:

GEORGE R. TADROSS on behalf of Debtor John P Applegate gtadross@tadrosslaw.com,
r55386@notify.bestcase.com;robin@tadrosslaw.com
GEORGE R. TADROSS on behalf of Joint Debtor Linda M Applegate gtadross@tadrosslaw.com,
r55386@notify.bestcase.com;robin@tadrosslaw.com
KEVIN G. MCDONALD on behalf of Creditor J.G. Wentworth Home Lending, LLC.
bkgroup@kmlawgroup.com
LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.axosfs.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	<u>John P Applegate</u>	Social Security number or ITIN	xxx-xx-8221
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Linda M Applegate</u>	Social Security number or ITIN	xxx-xx-4228
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 19-11640-jkf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

John P Applegate

Linda M Applegate

6/27/19

By the court: Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.